

<i>SERFF Tracking Number:</i>	<i>UHLC-126182566</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42617</i>
<i>Company Tracking Number:</i>	<i>LA19855 AR (7/09)</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Prospect Red Line /LA19855 AR (7/09)</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement	SERFF Tr Num: UHLC-126182566	State: Arkansas
TOI: MS05G Group Medicare Supplement - Standard Plans	SERFF Status: Closed-Filed	State Tr Num: 42617

Sub-TOI: MS05G.001 Plan A	Co Tr Num: LA19855 AR (7/09)	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Stephanie Fowler
	Author: Michelle Ambach	Disposition Date: 06/29/2009
	Date Submitted: 06/09/2009	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: Prospect Red Line	Status of Filing in Domicile: Not Filed
Project Number: LA19855 AR (7/09)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Overall Rate Impact:	Group Market Type: Association
Filing Status Changed: 06/29/2009	Explanation for Other Group Market Type:
	State Status Changed: 06/29/2009
Deemer Date:	Created By: Michelle Ambach
Submitted By: Michelle Ambach	Corresponding Filing Tracking Number:

Filing Description:

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA8982 DIS AR (02/06) which was approved by your Department on March 20, 2006.

Members who enroll in the AARP Medicare Supplement Plans will be issued certificates with Certificate Form Nos. MSA 1959, et al which were approved by your Department on September 1, 2005.

MEDICARE SUPPLEMENT

SERFF Tracking Number: UHLC-126182566 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42617
Company Tracking Number: LA19855 AR (7/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Prospect Red Line /LA19855 AR (7/09)

Prospect Red Line Switcher
2009

LA19855 AR (7/09)-LETTER
OA4379 (7/09)-OUTSIDE ENVELOPE
BA10032 AR (7/09)-BROCHURE
OA4380 (7/09)-OUTSIDE ENVELOPE
LA19856 AR (7/09)-LETTER

BA8982 DIS AR (02/06) WRAP*
CV463 COVER PAGE**
FA528 – FA529, FA572 – FA581 OUTLINE OF COVERAGE***
A10103UIMMST01 02A, et al ENROLLMENT APPLICATIONS****

*THIS COMPONENT WAS APPROVED BY THE DEPARTMENT ON 3/20/06 UNDER FILE NUMBER BA8982 DIS AR (02/06) AND YOUR DEPARTMENT FILE NUMBER 30566.

**THESE COMPONENTS WERE APPROVED BY THE DEPARTMENT ON 9/1/05 UNDER FILE NUMBER MSA 1959.

*** THIS COMPONENT WAS APPROVED BY THE DEPARTMENT ON 9/5/07 UNDER FILE NUMBER CV463.

**** THIS COMPONENT WAS APPROVED BY THE DEPARTMENT ON 9/22/05 UNDER FILE NUMBER A10103UIMMST01 01A.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
450 Columbus Boulevard	Group Code: 707	Company Type: Life and Health
PO Box 150450	Group Name:	State ID Number:
Hartford, CT 06115-0450	FEIN Number: 36-2739571	

SERFF Tracking Number: UHLC-126182566 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42617
Company Tracking Number: LA19855 AR (7/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Prospect Red Line /LA19855 AR (7/09)

(860) 702-5000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? No
Fee Explanation: STATE REQUIRED FILING FEE
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$125.00	06/09/2009	28450403

SERFF Tracking Number: UHLC-126182566 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 42617
Company Tracking Number: LA19855 AR (7/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Prospect Red Line /LA19855 AR (7/09)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	06/29/2009	06/29/2009

SERFF Tracking Number: UHLC-126182566 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 42617
Company Tracking Number: LA19855 AR (7/09)
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: Medicare Supplement
Project Name/Number: Prospect Red Line /LA19855 AR (7/09)

Disposition

Disposition Date: 06/29/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126182566 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42617

Company Tracking Number: LA19855 AR (7/09)

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: Medicare Supplement

Project Name/Number: Prospect Red Line /LA19855 AR (7/09)

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	LETTER	Filed	Yes
Form	OUTSIDE ENVELOPE	Filed	Yes
Form	BROCHURE	Filed	Yes
Form	OUTSIDE ENVELOPE	Filed	Yes
Form	LETTER	Filed	Yes

SERFF Tracking Number: UHLC-126182566 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42617

Company Tracking Number: LA19855 AR (7/09)

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: Medicare Supplement

Project Name/Number: Prospect Red Line /LA19855 AR (7/09)

Form Schedule

Lead Form Number: LA19855 AR (7/09)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 06/29/2009	LA19855 AR (7/09)	Advertising	LETTER	Initial		45.000	LA19855 AR 7-09 AR_Revised.pdf
Filed 06/29/2009	OA4379 (7/09)	Advertising	OUTSIDE ENVELOPE	Initial		45.000	OA4379 (7-09)_Revised.pdf
Filed 06/29/2009	BA10032 AR (7/09)	Advertising	BROCHURE	Initial		45.000	BA10032 AR 7-09 AR.pdf
Filed 06/29/2009	OA4380 (7/09)	Advertising	OUTSIDE ENVELOPE	Initial		45.000	OA4380 _7-09 3E OE STD_.pdf
Filed 06/29/2009	LA19856 AR (7/09)	Advertising	LETTER	Initial		45.000	LA19856 AR _7-09__AR.pdf

[LETTER: FRONT]

((Logo prints top left))

[AARP® | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company]

((Johnson Box))

**It's a good time to see what an
AARP® Medicare Supplement
Insurance Plan has to offer**

((Body Copy))

[Sample A. Sample
123 Main Street
Anytown US 12345-6789]

Dear [Sample A. Sample],

Even if you spent a lot of time selecting your current health insurance coverage, you may not be satisfied. And you might be considering your alternatives. Don't you think it's time to see what an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, has to offer?

If you're already covered, why change now?

Since basic Medicare alone covers only about 80% of your Medicare Part B expenses, it may be a good idea to have Medicare supplement insurance to help cover some of those out-of-pocket medical expenses. AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, which offers more plans to choose from than most carriers.* And they are the only Medicare supplement plans to carry the AARP name.

An AARP Medicare Supplement Plan could be more affordable than you think.

AARP Medicare Supplement Insurance Plan holders enjoy rate stability.** And predictable out-of-pocket costs can help you anticipate your expenses and manage your budget.

Save even more with additional discounts.

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.7] million† AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. And if you and your spouse enroll under the same active account in an AARP Medicare Supplement Insurance Plan, you'll both save 5% on your monthly premiums.††

(continued on back)

((Component Code Prints Bottom Left))

LA19855 AR (7/09)

[INCLUDE ALL STATES]

((Sidebar prints right))

**Choose your own
doctor or hospital
that accepts Medicare**

**No referrals for
specialists**

**Virtually no claims
forms**

**Coverage that travels
with you in the U.S.**

**Helps pay some
expenses Medicare
alone doesn't pay**

More plan choices*

**For more information,
call [1-800-620-8962]**

((Footnotes print bottom of page information is cited on))

*The number of plans available in [2008] verified at the insurers' websites and/or by telephone calls to the insurers.

**Nationally, more than [2.7] million AARP Medicare Supplement Insurance Plan holders have had rate increases of less than [6]% on average over the past five years. Based on [2008] internal company data.

<http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

†Based on April [2008] company internal statistics.

††Discount does not apply to the AARP Personal Health Insurance Plan.

[LETTER: BACK]

((Body Copy))

(continued from front)

Make the switch during the Annual Enrollment Period.

You can buy Medicare supplemental insurance at any time. But the Medicare Advantage Annual Enrollment Period, which extends from November 15th to December 31st each year, is a good time to consider Medicare supplement plans. Why? Because if you're looking to change from a Medicare Advantage plan, you can return to basic Medicare during this time and apply for a Medicare supplement plan.

One phone call may be all the information you need.

Call [1-800-620-8962] (1-800-232-7773 for TTY access) to speak with a knowledgeable representative who specializes in AARP Medicare Supplement Insurance Plans. You can also find helpful information at www.aarphealthcare.com/learn.

Sincerely,

((Signature))

Jay Fleming
Vice President and Licensed Agent
Customer Service

((Box))

Your AARP Medicare Supplement Insurance Plan kit includes information to help you determine which plan makes the most sense for your needs and budget. You'll find:

- **An Application Form:** application for enrollment in an AARP Medicare Supplement Insurance Plan
- **Outlines of Coverage:** details on AARP Medicare Supplement Insurance Plans available in your state
- **Cover Page (Rates):** monthly rates for every AARP Medicare Supplement Insurance Plan available in your state
- **Plus:** information on eligibility, acceptance, exclusions, and general information

((Disclaimer prints bottom of page))

AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan. These plans carry the AARP name, and UnitedHealthcare Insurance Company pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. AARP contracts with insurers to make coverage available to AARP members. Neither AARP nor its affiliate is the insurer. AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). **Not connected with or endorsed by the U.S. Government or the federal Medicare program.** Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. **This is a solicitation of insurance. An agent may contact you.**

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives, or advisors. See the enclosed for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

Important Notice: You are entitled to receive a "Guide to Health Insurance for People with Medicare." This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-800-272-2146], toll-free, or find it on the Web at [www.aarphealthcare.com/learn].

[OE—STD]

[COMPONENT CODE PRINTS BOTTOM LEFT]

((Envelope Front))

((Indicia prints top right))

[PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE]

((Logo prints top left))

[AARP® | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company]

((Headline))

Thinking of changing Medicare supplement plans?

Follow the line to find out how.

((Drawn line leads to back flap))



((Back flap))

AARP Medicare Supplement Insurance Plans
Insured by UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York Residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

((Component Code prints bottom left on envelope font))

OA4379 (7/09)

[COMPONENT CODE PRINTS BOTTOM LEFT]

((Outside Cover--Page 1))

((Headline))

Moving from one Medicare supplement plan to another might seem like a long, complicated process. It doesn't have to be.

((Inside Left Panel – page 2))

((Headline))

Quick answers to commonly asked questions.

((Body Copy))

Q. Aren't all Medicare supplement plans pretty much the same?

A. While Medicare supplement insurance providers offer standardized plans, not all may offer all of the plans in your state. UnitedHealthcare Insurance Company offers more Medicare supplement plans to choose from than most carriers.*

Q. Why would an AARP® Medicare Supplement Insurance Plan be right for me?

A. Over [2.7] million** AARP members have chosen an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company and the only Medicare supplement plan to carry the AARP name. UnitedHealthcare Insurance Company covers more people with Medicare supplement plans nationwide than any other insurance carrier.†

Q. What is the benefit of enrolling in an AARP Medicare Supplement Insurance Plan now?

A. If you enroll in an AARP Medicare Supplement Insurance Plan now, you can get your earliest effective date.

((Disclaimer prints bottom of page information is cited on))

*The number of plans available in [2008] verified at the insurers' websites and/or by telephone calls to the insurers.
<http://www.aarphealthcare.com/products/medsup/WhyYouNeedIt.aspx>

** Based on [2008] internal company data

†Data Source: National Association of Insurance Commissioners, by permission. The NAIC does not endorse any analysis or conclusions

((Inside Middle Panel – page 3))

Q. Are there any discounts available to me?

A. You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.7] million** AARP members find this to be a convenient and cost-effective way to pay their monthly premiums. And if you and your spouse enroll under the same active account in an AARP Medicare Supplement Insurance Plan, you'll both save 5% on your monthly premiums.±

((Footnote prints bottom of page information is cited on))

** Based on [2008] internal company data

[±]Discount does not apply to the AARP Personal Health Insurance Plan.

((Inside Middle Panel Body Copy Continued))

Q. Who can help me figure it out?

A. Call [1-800-620-8962] (1-800-232-7773 for TTY access) to speak with a knowledgeable representative who specializes in AARP Medicare Supplement Insurance Plans. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m. You can also always visit www.aarphealthcare.com/learn for more information.

((Headline))

Why not consider an AARP Medicare Supplement Insurance Plan?

((Body Copy))

- Choose your own doctors that accept Medicare
- See specialists without referrals
- Virtually no claims forms
- Coverage that travels with you in the U.S.
- More plan choices*

((Disclaimer prints bottom of page information is cited on))

* The number of plans available in [2008] verified at the insurers' websites and/or by telephone calls to the insurers.
<<http://www.aarphealthcare.com/products/medsup/WhyYouNeedIt.aspx>>

((Inside Right Panel –page 4))

((Body Copy))

What do you want from your Medicare supplement insurance plan?

The chart below highlights some important things to consider when choosing a Medicare supplement insurance plan.

What you're looking for:	What AARP Medicare Supplement Insurance Plans provide:
High level of satisfaction	[94.4]% overall customer satisfaction***
High level of customer questions resolved during the first call	[99.7]% first-call resolution rate***
Timely claims processing	[99.4]% of claims processed in 10 days***
A nationally recognized name [◇]	The only Medicare supplement plans to carry the AARP name

((Footnotes print bottom of page information is cited on))

***Based on [2007] internal company data.

<http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

✧The Harris Poll®, December 11, 2008. Harris Interactive Inc.
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((Body Copy))

Make the call now.

Call [1-800-620-8962] (1-800-232-7773 for TTY access) to speak with a knowledgeable representative who specializes in AARP Medicare Supplement Insurance Plans.

Or visit www.aarphealthcare.com/learn for more information.

((Outside Cover Middle—Page 5))

((Disclaimer prints bottom of page))

AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

These plans carry the AARP name, and UnitedHealthcare Insurance Company pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members.

AARP contracts with insurers to make coverage available to AARP members.

Neither AARP nor its affiliate is the insurer. AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). **Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. **This is a solicitation of insurance. An agent may contact you.**

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives, or advisors. See the enclosed for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

((Outside Cover Left—page 6))

((Headline))

Changing to an AARP® Medicare
Supplement Insurance Plan
may be worth a phone call.

((Body Copy))

Perhaps your Medicare supplement premiums have gone up. Or your out-of-pocket expenses with your Medicare Advantage plan are just too high. If you're not satisfied with your current Medicare supplement or Medical Advantage plan, an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, may be the answer. Here's why:

An AARP Medicare Supplement Insurance Plan can be an affordable solution.

As with all AARP Medicare Supplement Plans, you'll never be singled out for a rate increase.

Your rate is subject to change, but any rate change will apply to all members of the same class under your Plan who reside in your state.

Also, AARP Medicare Supplement Insurance Plan holders enjoy rate stability.[†] And predictable out-of-pocket costs can help you anticipate your expenses and manage your budget.

More plans to choose from.

UnitedHealthcare Insurance Company offers more Medicare supplement plans to choose from than most carriers.* With more plan options, you're likely to find coverage that meets your needs.

The only Medicare supplement plans to carry the AARP name.

And these plans are insured by UnitedHealthcare Insurance Company, which covers more people—over [2.7] million**—with Medicare supplement plans nationwide than any other insurance carrier.^{††}

((Disclaimer prints bottom of page information is cited on))

[†]Nationally, more than [2.7] million AARP Medicare Supplement Insurance Plan holders have had rate increases of less than 6% on average over the past five years. Based on [2008] internal company data.

<http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

*The number of plans available in [2008] verified at the insurers' websites and/or by telephone calls to the insurers.

**Based on [2008] internal company data.

^{††}Data Source: National Association of Insurance Commissioners, by permission. The NAIC does not endorse any analysis or conclusions based upon the use of its data.

[OUTSIDE ENVELOPE]

((Envelope Front))

((Logo prints top left))

AARP | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

((Headline))

Why have so many people chosen
AARP[®] Medicare Supplement Plans?
Follow the line to find out.

((Component Code prints bottom left on envelope front))

OA4380 (7/09)

((Back Flap))

AARP Medicare Supplement Plans
Insured by UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York Residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

[COMPONENT NUMBER PRINTS BOTTOM LEFT PAGE 1]

[LETTER: FRONT]

((Logo prints top left))

[AARP® | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company]

((Johnson Box))

**Why have over [2.7] million*
people chosen AARP® Medicare
Supplement Insurance Plans?**

((Addressing Mechanism))

[Sample A. Sample
123 Main Street
Anytown US 12345-6789]

((Body Copy))

Dear [Sample A. Sample],

You may have recently received some information about Medicare supplement insurance. The package includes details on AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. If you're dissatisfied with your current Medicare Advantage plan, it's time to see what an AARP Medicare Supplement Insurance Plan has to offer.

[2.7] million* have chosen AARP Medicare Supplement Insurance Plans.

As you probably know from previous mailings, all Medicare supplement plans offer important benefits such as being able to choose your own doctors that accept Medicare and coverage that travels with you in the U.S. But AARP Medicare Supplement Insurance Plans are the only Medicare supplement plans to carry the AARP name.

Having more plan choices is an important factor.

Besides carrying a nationally-recognized name,** AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, which offers more Medicare supplement plans to choose from than most carriers.†

Enrolling in an AARP Medicare Supplement Plan could be more affordable than you think.

As with all AARP Medicare Supplement Plans, You'll never be singled out for a rate increase. Any rate change will apply to everyone enrolled in your plan in your state/area. Also, AARP Medicare Supplement Insurance Plan holders enjoy rate stability.†† And predictable out-of-pocket costs can help you anticipate your expenses and manage your budget.

(continued on back)

((Sidebar print right—page 1))

Choose your own doctor or hospitals that accept Medicare

No referrals for specialists

Virtually no claims forms

Coverage that travels with you in the U.S.

Helps pay some expenses Medicare alone doesn't pay

More plan choices†

For more information, call [1-800-620-8987]

((Footnotes print bottom of page information is cited on))

*Based on [2008] internal company data.

<http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

** The Harris Poll®, December 11, 2008, Harris Interactive Inc. All rights reserved.

†The number of plans available in [2008] verified at the insurers' websites and/or by telephone calls to the insurers.

††Nationally, more than [2.7] million AARP Medicare Supplement Insurance Plan holders have had rate increases of less than [6]% on average over the past five years. Based on [2008] internal company data.

<http://www.aarphealthcare.com/Marketing/UHG/Statistics.aspx>

[LETTER: BACK]

((Body Copy))

(continued from front)

Make the switch during the Annual Enrollment Period.

You can buy Medicare supplement insurance at any time. But the Medicare Advantage Annual Enrollment Period, which extends from November 15th to December 31st each year, is a good time to consider Medicare supplement plans. Why? Because if you're looking to change from a Medicare Advantage plan, you can return to basic Medicare during this time and apply for a Medicare supplement plan.

For your convenience, enclosed you'll find an Application Form, details about coverage, including rates, and information on eligibility, acceptance, exclusions, and more. If you have any questions, a knowledgeable representative who specializes in AARP Medicare Supplement Plans is just a phone call away.

Make the call.

Call [1-800-620-8987] (1-800-232-7773 for TTY access) to speak with a knowledgeable representative who specializes in AARP Medicare Supplement Insurance Plans. You can also find helpful information at www.aarphealthcare.com/learn.

Sincerely,

((Signature))

Jay Fleming
Vice President and Licensed Agent
Customer Service

((Disclaimer prints bottom of page 2))

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